

In re:  
Bennesha McCoy  
Debtor

Case No. 23-10778-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 26, 2023

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:**

Recip ID	Recipient Name and Address
db	+ Bennesha McCoy, 319 Lafayette Street, Bristol, Pa 19007-5217
14765799	COMMENTITY BANK/ VICTORIA SECRET, PO BOX 182789, COLUMBUS OH 43218
14765796	MACY/CITIBANK NA, 911 DUCK BLVD, MASON OH 45040
14765798	MERRICK BANK, 0705 S JORDAN GATEWAY #200, SOUTH JORDAN UT 84095
14765809	+ MERRJCK BANK CORP, PO BOX 9201, OLD BETHPAGE NY 11804-9001
14765804	+ NAVY FEDEFAL CU, ONE SECURTY PLACE, PO BOX 161006, MERRIFIELD VA 22119-0001
14765802	+ NORDSTORM/TD BANK, 13531 E CALEY AVE SERVICE, ENGLEWOOD CO 80111-6504
14765807	+ SYNCH/ AT HOME, PO BOX 965013, 4125 WINDWARD PLAZA, ORLANDO FL 32896-5013
14765813	ZSF ENTERPRISES, 72 BENSON A VE, HAMILTON NJ 08610

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BCCSHUBERT.COM	Jul 27 2023 11:21:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	Jul 27 2023 07:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Jul 27 2023 07:31:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14765800	+ EDI: CAPITALONE.COM	Jul 27 2023 11:21:00	CAPITAL ONE, PO BOX 31293, SA LT LAKE CITY UT 84131-0293
14765801	+ EDI: WFNNB.COM	Jul 27 2023 11:21:00	COMENITY BANK/EXPRESS, PO BOX 182789, COLUMBUS OH 43218-2789
14765806	EDI: WFNNB.COM	Jul 27 2023 11:21:00	COMMENTITY CAPITAL/FOREVER 21, PO BOX 1821.20, COLUMBUS OH 43218
14765814	+ EDI: CCS.COM	Jul 27 2023 11:21:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD MA 02062-2679
14765808	+ EDI: LENDNGCLUB	Jul 27 2023 11:21:00	LENDING CLUB BANK, 595 MARKET STREET, STE 200, SAN FRANCISCO CA 94105-2802
14765810	+ EDI: NFCU.COM	Jul 27 2023 11:21:00	NAVY FEDERAL CU, PO BOX 3700, MERRIFIELD VA 22119-3700
14765967	EDI: PENNDEPTREV	Jul 27 2023 11:21:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14765967	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2023 07:31:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946

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14765797	+ EDI: RMSC.COM	Jul 27 2023 11:21:00	SYNC PPC, PO BOX 965005, ORLANDO FL 32896-5005
14765811	+ EDI: RMSC.COM	Jul 27 2023 11:21:00	SYNCH/PPC, PO BOX 530975, ORLANDO FL 32896-0001
14765803	+ EDI: WTRRN BANK.COM	Jul 27 2023 11:21:00	TD BANK TARGET, 7000 TARGET PKWY N, MAIL STOP NCO 0450, BROOKLYN PARK MN 55445-4301
14765812	+ EDI: VERIZONCOMB.COM	Jul 27 2023 11:21:00	VERIZON WIRELESS, PO BOX 650051, DALLAS TX 75265-0051

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2023 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfcbis.com
MARK A. CRONIN	on behalf of Creditor CSMC 2022-RPL3 Trust bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1: **Bennesha McCoy** Social Security number or ITIN: xxx-xx-9173  
First Name Middle Name Last Name EIN: --\_-----  
Debtor 2: Social Security number or ITIN: -----  
(Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
United States Bankruptcy Court: Eastern District of Pennsylvania Date case filed for chapter: 7 3/16/23  
Case number: 23-10778-mdc

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20  
\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bennesha McCoy	
2. All other names used in the last 8 years		
3. Address	319 Lafayette Street Bristol, Pa 19007	
4. Debtor's attorney Name and address	Bennesha McCoy 319 Lafayette Street Bristol, Pa 19007	Contact phone _____ Email: NONE
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923-7184 Email: christine.shubert@comcast.net

For more information, see page 2 >

Debtor **Bennesha McCoy**

Case number **23-10778-mdc**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 7/26/23
<b>7. Meeting of creditors</b>	<b>September 19, 2023 at 10:10 AM</b>	Location: <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 11/20/23</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b>		
<ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul>		
<b>You must file a motion:</b>		
<ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>Deadline to object to exemptions:</b>		<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	